

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on April 10, 2013.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

David Eugene Testerman
400 Lavendar Lane
Virginia Beach, VA 23462

Honey Lynn Testerman
400 Lavendar Lane
Virginia Beach, VA 23462

Case Number: 13-71341-FJS
Office Code: 2

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
No(s)/Complete EIN:
xxx-xx-7495
xxx-xx-5858

Attorney for Debtor(s) (name and address):

Genene E. Gardner
The Merna Law Group
3419 Virginia Beach Blvd., #236
Virginia Beach, VA 23452
Telephone number: 757-340-4895

Bankruptcy Trustee (name and address):

R. Clinton Stackhouse Jr.
Chapter 12/13 Trustee
7021 Harbour View Boulevard
Suite 101
Suffolk, VA 23435
Telephone number: (757) 333-4000

Meeting of Creditors

Date: **May 13, 2013**

Time: **10:00 AM**

Location: **Office of the U.S. Trustee, 200 Granby Street, Room 120, Norfolk, VA 23510**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim

For all creditors (except a governmental unit): **August 12, 2013**

For a governmental unit: **October 7, 2013**

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: July 12, 2013

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **June 18, 2013**

Time: **10:00 AM**

Location: **Judge Santoro - Courtroom 2, U. S. Bankruptcy Court, 4th Floor, 600 Granby Street, Norfolk, VA 23510**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Address of the Bankruptcy Clerk's Office:

600 Granby St., Room 400
Norfolk, VA 23510

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

MeVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: April 11, 2013

EXPLANATIONS

B9I (Official Form 9I) (12/12)

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|---|--|
| Filing of Chapter 13 Bankruptcy Case | A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise. |
| Legal Advice | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. |
| Creditors Generally May Not Take Certain Actions | Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. |
| Meeting of Creditors | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court. |
| Claims | A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope. Do not include this notice with any filing you make with the court. |
| Discharge of Debts | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline. |
| Exempt Property | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side. |
| Creditor with a Foreign Address | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case. |
| Bankruptcy Clerk's Office | Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Norfolk. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Norfolk. See address on front side of this notice. |
| — Refer to Other Side for Important Deadlines and Notices — | |
| <p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PHOTOCOPIES: May be obtained by contacting Creative Assistant at (757) 624–9990 or by fax at (757) 624–9998.</p> <p>PAYMENT OF FEES FOR NEWPORT NEWS CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Newport News: non-debtor's check, money order, cashier's check or any authorized non-debtor's credit card; for security reasons, no cash accepted at Newport News location. Norfolk: same as above; however cash is accepted.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://vaeb.uscourts.gov/ebn/index.htm or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p> | |

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 David Eugene Testerman
 Honey Lynn Testerman
 Debtors

Case No. 13-71341-FJS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-8

User: nobilea
 Form ID: B9I

Page 1 of 2
 Total Noticed: 16

Date Rcvd: Apr 11, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2013.

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| db/jdb | +David Eugene Testerman, Honey Lynn Testerman, 400 Lavendar Lane, Virginia Beach, VA 23462-5515 |
| tr | +R. Clinton Stackhouse, Jr., Chapter 12/13 Trustee, 7021 Harbour View Boulevard, Suite 101, Suffolk, VA 23435-2869 |
| 11724704 | +NewDay, USA, c/o Robert Posner, CEO, 8171 Maple Lawn Blvd, Fulton, MD 20759-2519 |
| 11724703 | +Newday Financial Financial, c/o Robert Posner, CEO, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945 |
| 11724706 | THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497 |
| 11724707 | +USAA Federal Savings Bank, Josue 'Joe' Robles CEO, PO Box 33009, San Antonio, TX 78265-3009 |
| 11724708 | USAA Saving Bank, 10750 W lh 10, San Antonio, TX 78288-1600 |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

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|----------|--|
| | E-mail/Text: gsaunders@mernalaw.com Apr 12 2013 03:09:33 Genene E. Gardner, The Merna Law Group, 3419 Virginia Beach Blvd., #236, Virginia Beach, VA 23452 |
| 11724696 | +EDI: BANKAMER.COM Apr 12 2013 02:58:00 Bank of America, PO Box 26078, Greensboro, NC 27420-6078 |
| 11724697 | EDI: WFNNB.COM Apr 12 2013 02:58:00 Comenity Bank/VCTRSSEC, PO Box 182789, Columbus, OH 43218-2789 |
| 11724698 | EDI: RMSC.COM Apr 12 2013 02:58:00 GECRB/Gap DC, PO Box 965005, Orlando, FL 32896-5005 |
| 11724699 | +EDI: HFC.COM Apr 12 2013 02:58:00 HSBC/Best Buy, PO Box 17298, Baltimore, MD 21297-1298 |
| 11724700 | EDI: IRS.COM Apr 12 2013 02:58:00 Internal Revenue Service*, 400 North 8th Street - Box 76, Stop Room 898, Richmond, VA 23219-0000 |
| 11724701 | +EDI: CHASE.COM Apr 12 2013 02:58:00 JPMorgan Chase & Co*, c/o Todd Macclin, 270 Park Ave,, New York, NY 10017-2014 |
| 11724702 | +EDI: CBSKOHLS.COM Apr 12 2013 02:58:00 Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115 |
| 11724705 | +EDI: WTRRN BANK.COM Apr 12 2013 02:58:00 Target National Bank, P.O. Box 59317, Minneapolis, MN 55459-0317 |

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

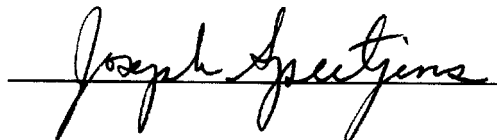
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2013

Signature:



District/off: 0422-8

User: nobilea
Form ID: B9I

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Total Noticed: 16

Date Rcvd: Apr 11, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2013 at the address(es) listed below:

Genene E. Gardner on behalf of Debtor David Testerman gsaunders@mernalaw.com,
court@mernalaw.com
R. Clinton Stackhouse administrator@rcsch13.com

TOTAL: 2